ANNUAL INDEX OF ARTICLES 2008









ARTICLE TITLE	AUTHOR	MONTH	PAGE
ALTERNATIVE MARKETS			
ART market review CAT bonds, Triple X sidecars and a troublesome IRS attack keep things interesting	Michael J. Moody, MBA, ARM	January	16
Cashing in on the captive movement Keystone helps agents provide ART solutions to middle market clients	George "Rusty" Capulet	January	104
25 years of stability in medical malpractice Physicians Reciprocal Exchange stresses risk control for doctors & hospitals, adds captive	Michael J. Moody, MBA, ARM	February	68
Captive Insurance Companies Association (CICA) Special Section	Michael J. Moody, MBA, ARM	February	82
Bermuda Monetary Authority: Raising the bar BMA introduces new risk-based capital standard for insurance companies	Michael J. Moody, MBA, ARM	March	80
meeting of the minds The success of CAT bonds could be the prelude to more convergence vehicles	Michael J. Moody, MBA, ARM	March	88
Riding the captive wave CRI helps agents and brokers succeed in the captive market	Michael J. Moody, MBA, ARM	March	124
Hurricane relief Weather derivatives offer some advantages over CAT bonds	Michael J. Moody, MBA, ARM	April	48
coss control: Mission critical for captives The loss control program will determine the future viability of any captive	Michael J. Moody, MBA, ARM	April	64
Arizona: The heat is on! Captive conference features cutting-edge educational opportunities	Michael J. Moody, MBA, ARM	May	50
Captive best practices guidelines CICA guide focuses on business alignment corporate governance and regulatory compliance	Michael J. Moody, MBA, ARM	May	58
Firme for a second opinion? Group captives should consider an independent review of operations	Michael J. Moody, MBA, ARM	May	72
Frends in the Bermuda ART market	Michael J. Moody, MBA, ARM	June	60
Captives' group appeal RRG for long-term care facilities succeeds with "claims-paid" policy	Michael J. Moody, MBA, ARM	June	130
/ermont Captive Insurance Association Special Section	Michael J. Moody, MBA, ARM	July	49
Finally somebody responds to Mark Twain WeatherBill actually does more than just talk about the weather	Michael J. Moody, MBA, ARM	July	86
Captive service providers—A critical element Use care when selecting third-party service providers	Michael J. Moody, MBA, ARM	August	60
Captives: Eye to the future Study shows captives continue to grow regardless of market conditions	Michael J. Moody, MBA, ARM	September	206
ART market: Stability in a sea of financial woes Insurance-linked securitizations gain favor	Michael J. Moody, MBA, ARM	October	26
Captives & the reinsurance market From strange bedfellows to comfortable partners	Michael J. Moody, MBA, ARM	October	74
Risk purchasing groups: Soft market strategy?	Michael J. Moody, MBA, ARM	December	100
BENEFITS & FINANCIAL SERVICES			
Benefits Business—Speeding up the proposal process	Len Strazewski	January	56
Benefits becomes new business driver in traditional P-C firm Northern Michigan agency's clients are seeking flexibility and cost containment	Len Strazewski	January	60
Sizeable P-C firm uses multi-faceted benefits strategy Health management and TPA divisions provide strong returns for clients	Len Strazewski	February	72
Benefits Business—Assessing the health care benefits market	Len Strazewski	February	78
Strategic approach to benefits planning Howalt-McDowell's long-term mindset drives growth and customer satisfaction	Len Strazewski	March	62
Benefits Business—Bringing wellness, other cost reducers to agency clients Listen to clients	Len Strazewski	March	68
Responding to client problems led Brennan & Stuart into employee benefits	Len Strazewski	April	72
Benefits Business—HR execs tune into strategies addressing employee productivity	Len Strazewski	April	78

ANNUAL INDEX OF ARTICLES 2008









ARTICLE TITLE	AUTHOR	MONTH	PAGE
ALTERNATIVE MARKETS			
ART market review CAT bonds, Triple X sidecars and a troublesome IRS attack keep things interesting	Michael J. Moody, MBA, ARM	January	16
Cashing in on the captive movement Keystone helps agents provide ART solutions to middle market clients	George "Rusty" Capulet	January	104
25 years of stability in medical malpractice Physicians Reciprocal Exchange stresses risk control for doctors & hospitals, adds captive	Michael J. Moody, MBA, ARM	February	68
Captive Insurance Companies Association (CICA) Special Section	Michael J. Moody, MBA, ARM	February	82
Bermuda Monetary Authority: Raising the bar BMA introduces new risk-based capital standard for insurance companies	Michael J. Moody, MBA, ARM	March	80
meeting of the minds The success of CAT bonds could be the prelude to more convergence vehicles	Michael J. Moody, MBA, ARM	March	88
Riding the captive wave CRI helps agents and brokers succeed in the captive market	Michael J. Moody, MBA, ARM	March	124
Hurricane relief Weather derivatives offer some advantages over CAT bonds	Michael J. Moody, MBA, ARM	April	48
coss control: Mission critical for captives The loss control program will determine the future viability of any captive	Michael J. Moody, MBA, ARM	April	64
Arizona: The heat is on! Captive conference features cutting-edge educational opportunities	Michael J. Moody, MBA, ARM	May	50
Captive best practices guidelines CICA guide focuses on business alignment corporate governance and regulatory compliance	Michael J. Moody, MBA, ARM	May	58
Firme for a second opinion? Group captives should consider an independent review of operations	Michael J. Moody, MBA, ARM	May	72
Frends in the Bermuda ART market	Michael J. Moody, MBA, ARM	June	60
Captives' group appeal RRG for long-term care facilities succeeds with "claims-paid" policy	Michael J. Moody, MBA, ARM	June	130
/ermont Captive Insurance Association Special Section	Michael J. Moody, MBA, ARM	July	49
Finally somebody responds to Mark Twain WeatherBill actually does more than just talk about the weather	Michael J. Moody, MBA, ARM	July	86
Captive service providers—A critical element Use care when selecting third-party service providers	Michael J. Moody, MBA, ARM	August	60
Captives: Eye to the future Study shows captives continue to grow regardless of market conditions	Michael J. Moody, MBA, ARM	September	206
ART market: Stability in a sea of financial woes Insurance-linked securitizations gain favor	Michael J. Moody, MBA, ARM	October	26
Captives & the reinsurance market From strange bedfellows to comfortable partners	Michael J. Moody, MBA, ARM	October	74
Risk purchasing groups: Soft market strategy?	Michael J. Moody, MBA, ARM	December	100
BENEFITS & FINANCIAL SERVICES			
Benefits Business—Speeding up the proposal process	Len Strazewski	January	56
Benefits becomes new business driver in traditional P-C firm Northern Michigan agency's clients are seeking flexibility and cost containment	Len Strazewski	January	60
Sizeable P-C firm uses multi-faceted benefits strategy Health management and TPA divisions provide strong returns for clients	Len Strazewski	February	72
Benefits Business—Assessing the health care benefits market	Len Strazewski	February	78
Strategic approach to benefits planning Howalt-McDowell's long-term mindset drives growth and customer satisfaction	Len Strazewski	March	62
Benefits Business—Bringing wellness, other cost reducers to agency clients Listen to clients	Len Strazewski	March	68
Responding to client problems led Brennan & Stuart into employee benefits	Len Strazewski	April	72
Benefits Business—HR execs tune into strategies addressing employee productivity	Len Strazewski	April	78

ARTICLE TITLE	AUTHOR	MONTH	PAGE
t USI Southeast it's all about crossover			
Agency offers a consultative approach and a wide range of P-C benefits and HR services	Len Strazewski	May	62
enefits Business—Deciphering HRAs, HSAs, HDPs and FSAs	Len Strazewski	May	68
it company = fat profits			
Our client's success story	Kory Dahlberg	May	84
enefits—Lockton's fastest growing business segment			
Nation's largest private broker bulks up its benefits support services	Len Strazewski	June	72
enefits Business—Adding benefits without adding expense	Len Strazewski	June	78
he sweet spot: Benefits boost revenue and retention			
Focus on benefits drives growth in agency's volume and profits	Len Strazewski	July	40
enefits Business—Will government stifle HSA growth?	Len Strazewski	July	46
risk management approach to benefits	Las Steamenald	Accessed	20
Analytical approach and year-round services bind clients to agency	Len Strazewski Len Strazewski	August	38
enefits Business—Agents as health counselors ledical tourism on the rise	Len Strazewski	August	44
Proponents cite lower costs, reduced wait times	Phil Zinkewicz	August	88
45-year-old PC-firm derives 30% of revenues from benefits	FIII ZHINEWICZ	August	00
Utilizing trusted advisors and benchmarking data pays off	Len Strazewski	September	50
enefits Business—Complying with HR-related regulations	Len Strazewski	September	56
in the cutting edge	Len Suazewski	September	00
Agency moves from accommodating clients in benefits to leading them in health plan design	Len Strazewski	October	64
enefits Business—Say what? Positive trends in health plan costs?	Len Strazewski	October	70
uilding benefits business	EUII OUGEOWSKI	COLODGI	10
At Meeker-Magner, producers team up to deliver total account solutions	Len Strazewski	November	52
enefits Business—Creating savvy customers	Len Strazewski	November	58
in equal P-C/benefits revenue split & a common philosophy	EUT UTUEUTUT	rioromogi	00
Wisconsin firm stresses risk management approach with its			
wide range of products & services	Len Strazewski	December	42
lenefits Business—Mental health treatments become standard benefit	Len Strazewski	December	48
COMMERCIAL LINES			
F&M at a Glance—Owners and contractors protective liability coverage		January	84
lisk Management—Don't get comfortable	Donald S. Malecki, CPCU	January	100
Coverage Concerns—Employee theft	Roy C. McCormick	January	108
tisk Management—Keeping up to date on construction risks	Donald S. Malecki, CPCU	February	62
Risk Managers' Forum—Mini claim audits net big savings	Don H. Donaldson CIC, CRM, RPA	February	122
Risk Management—Equipment breakdown coverage	Donald S. Malecki, CPCU	March	114
PF&M at a Glance—Commercial liability umbrella		April	16
AIS Perspective—Builders risk sub-limits	Joseph S. Harrington, CPCU	April	52
Risk Management—The skinny on crime insurance	Donald S. Malecki, CPCU	April	60
Risk Management—Ousting ambiguities	Donald S. Malecki, CPCU	May	30
	Leonard J. Watson, Ed.D. CIC. CRM, CPCU, AIC	June	64
PF&M at a Glance—Covering the farm		June	82
Risk Management—Troubled terminology	Donald S. Malecki, CPCU	June	100
PF&M at a Glance—Risk surveys and exposure analysis checklists	Dorland C. Ivialiconi, Cr CC	July	22
Risk Management—Software developers/consultants and liability exclusions	Donald S. Malecki, CPCU	July	90
PEM at a Glance—Proximate cause, concurrent causation and anti-concurrent causation	Doriald S. Malecki, OF CO	August	28
	Donald S. Malecki, CPCU		24
Risk Management—Creative "courting"		September	
Coverage Concerns—Making a case for excess casualty	Lorraine Seib	September	40
PF&M at a Glance—Intentional acts	B	September	74
Risk Management—Speaking the same language	Donald S. Malecki, CPCU	October	100
Risk Management—A necessary evil	Donald S. Malecki, CPCU	November	88
PF&M at a Glance—Railroad protective liability coverage form		December	10
CRITICAL ISSUE REPORT			
RRGs hit a roadblock			
California order appears to fly in the face of the federal act	Michael J. Moody, MBA, ARM	March	26
Jpon further review	, , , , , , , , , , , , , , , , , , , ,		
The IRS reverses its proposal concerning the taxation of captives	Michael J. Moody, MBA, ARM	April	12
lune & beyond—gentle breezes or costly storms?	•		
2008 hurricane season-with its potential market-changing impact-is just ahead	Phil Zinkewicz	June	34
Credit scoring debate continues			
PIA National issues white paper to help agents protect themselves	Phil Zinkewicz	June	126
State-run FAIR plans experience explosive growth			
I.I.I. white paper examines trends	Phil Zinkewicz	September	12
Company forecast: Partly cloudy			
Insurers are feeling the effect of natural disasters around the world	Phil Zinkewicz	September	244
What's driving the soft market?			
Industry analysts point to a new set of forces	Phil Zinkewicz	November	46
Agent's work product			
	Phil Zinkewicz	December	40
IIABNY warms companies to stop sharing agents' work with other agents			
IIABNY warns companies to stop sharing agents' work with other agents Duo share Irma Platt Award	r in annowed		60









ARTICLE TITLE	AUTHOR	MONTH	PAGE
GENERAL ARTICLES			
2008 industry forecast			
Analysts see the calm waters of 2007 becoming more rippled in 2008	Phil Zinkewicz	January	12
19th annual Rough Notes Marketing of the Year candidates		January	18
Public Policy Analysis & Opinion—Regulated by state law	Kevin P. Hennosy	January	48
Young agents recognized		January	52
Congratulations to Cottingham & Butler Dubuque Iowa—2007 Marketing Agency of the Year		February	38
CEOs and brokers tackle tough issues	Dhil Zinkowicz	Echanon	102
Executive panels discuss catastrophic event response and innovation	Phil Zinkewicz	February	134
Public Policy Analysis & Opinion—Once more into the breach	Kevin P. Hennosy	February	134
Experts give their views of agents' future IMMS-assembled forecasters include agents, consultants, association execs and publishers	Phil Zinkewicz	February	138
Young Agent Forum—Opportunities for young agents	Joey O'Connor	February	140
Coverage Concerns—Documenting declined coverage recommendations	Roy C. McCormick	February	142
Young Agents—Taking the reins	Noy o. Moodiffick	robladiy	176
Andy Beauchamp turns his passion into profit	Elaine Tolen	February	144
Public Policy Analysis & Opinion—Reality is overrated	Kevin P. Hennosy	March	38
School bells ring for insurance major	,		
Local insurance pros spur Utica College to launch a degree-granting program	Phil Zinkewicz	March	118
Coverage Concerns—Underground pipeline damage	Roy C. McCormick	March	128
Industry forecast	•		
Experts weigh in on issues facing independent agents	Phil Zinkewicz	March	132
Young Agents—Changing course Set on a career in finance, Ray Tedder fell in love with insurance	Elaine Tolen	April	42
2008 RIMS Conference preview Education sessions vary in complexity; networking opportunities abound	Michael J. Moody, MBA, ARM	April	54
RIMS razzle-dazzle President talks about plans for the year, with risk manager quality matrix heading the list	Michael J. Moody, MBA, ARM	April	56
The Rough Notes Company presents 2008 Community Service Award	Bob Bloss	April	106
Public Policy Analysis & Opinion—He said, she said	Kevin P. Hennosy	April	116
PF&M at a Glance—A question of cancellation	•	May	16
Bart Straka named PIA National young agent of the year		1	
Small town Wisconsin agent is a champion for new entrants to the business	Phil Zinkewicz	May	34
A reinsurance intermediary looks at the soft market			
Benfield Group executive says MGAs seek program growth and diversification	Phil Zinkewicz	May	40
Cottingham & Butler is Marketing Agency of the Year			
Adherence to simple philosophy keeps agency ahead of the competition		May	76
Sustained momentum for MGAs in today's marketplace			
AAMGA's initiatives support wholesale and E&S market with an eye toward the future	Bernd G. Heinze, Esq.	May	88
Public Policy Analysis & Opinion—A dirty, diseased and mean flock of chickens	Kevin P. Hennosy	May	102
Young Agents—Leading a new generation With just five years in the insurance industry, Kristen Juszczak			
has begun to make her mark	Elaine Tolen	June	54
Public Policy Analysis & Opinion—If you want a friend in Washington, buy a dog	Kevin P. Hennosy	June	96
Through the eyes of young agents PIA-sponsored Gen X and Y panel looks at family issues and recruitment challenges	Thomas A. McCoy, CLU	July	34
Young Agent Forum—Take a chance	John Braut, CIC	July	92
Risk Management—Sorting out complexities of two endorsements	Donald S. Malecki, CPCU	August	12
Public Policy Analysis & Opinion—Happy days are here again?	Kevin P. Hennosy	August	24
Catastrophe modeling			
Asything but an exact science	Joseph J. Hunter-Lattak, CPCU	August	48
Public Policy Analysis & Opinion—Catherine J. Weatherford leaves NAIC	Kevin P. Hennosy	September	226
Making buildings safer With support from insurers and reinsurers, Institute for Business &	Dhil Zinkowica	Ontoba	46
Home Safety plans to build testing facility	Phil Zinkewicz	October	46

ARTICLE TITLE	AUTHOR	MONTH	PAG
he Rough Notes Company Community Service Award for independent agents			
The Rough Notes Company seeks to recognize "silent heroes"	Robert N. Kretzmer	October	56
rogram market continues to grow	1100011 11. 1110amur	Colobei	50
Guy Carpenter survey examines trends	Phil Zinkewicz	October	92
ublic Policy Analysis & Opinion—Remain calm—all is well	Kevin P. Hennosy	October	124
oung Agents—The natural	Towns Tromboy	0010001	16.7
Rux Bentley moves from young agent group to association president	Elaine Tolen	October	136
ublic Policy Analysis & Opinion—Of federal intervention and battles to come	Kevin P. Hennosy	November	12
Outstanding CSRs recognized	Noviii i . Holinosy	HOYCHIDGI	14
Co-winners share this year's award from The National Alliance	Elaine Tolen	November	32
he power of one		11010111001	02
The Rough Notes Company's Community Service Award honors			
individuals who make a difference		November	42
Public Policy Analysis & Opinion—When the buzzards come home to roost	Kevin P. Hennosy	December	56
Duo share Irma Platt Award			
For the first time, two insurance professionals receive honors	Bob Bloss	December	60
The 2009 Rough Notes Company Community Service Award			
Nomination deadline is approaching		December	74
lext come the lawsuits	D1171		
The bailout is only phase one; Guy Carpenter suggests many lawsuits will follow	Phil Zinkewicz	December	82
eadership changes at The AMS Users' Group	Nancy Doucette	December	96
VIANAGEMENT			
Customer Service Focus—Hiring + training = value-added CSR	Cleva Moore, CIC, CRM, CPCU, AIS, AU, APA	January	34
Vinning Strategies—Entitlement and reverse entitlement	Larry G. Linne	January	40
Managing by Coaching—Little-used coaching is most effective management style	Kimberly Paterson, CEC	January	76
Beyond Insurance—Issues, implications, interventions	Scott Addis		94
		January	
Perspectives on Management—Rediscovering the lost art of dialogue	Demmie Hicks	February	16
essons in Leadership—Dressing professionally in a casual world	Robert L. Bailey	February	26
Vinning Strategies—The changing role of the agency CEO	Roger Sitkins	February	40
Power over the future			
PIA National offers tool focused on agency planning	Bill Jenkins	February	48
Customer Service Focus—Dealing with difficult customers	Ruth E. Phillips, CISR, AAI, CPSR, CPIW, DAE	February	52
Strengthening the Front Line—Getting everyone on the same page	Emily Huling, CIC, CMC	February	96
Beyond Insurance—Passion—The intangible force that produces tangible results	Scott Addis	February	108
Ninning Strategies—Putting your ideas into action	Larry G. Linne	March	16
Keeping employees in sync when opening a small branch			
Kolbe analysis helps CFR of Tulsa, Oklahoma, set up an office in Kansas City	Bob Bloss	March	34
Customer Service Focus—Zero backlog	Terilynn Willis, CIC, CRM	March	44
Agency Financial Management—The fastest road to overpaying for an agency	Kevin W. Smith, CPA	March	52
Managing by Coaching—Improving agency performance	Kimberly Paterson, CEC	March	58
Beyond Insurance—So you want to start your own agency?	Scott Addis	March	102
	Roger Sitkins	April	28
Ninning Strategies—Impossible or attainable?	-		
Strengthening the Front Line—Professional impressions	Emily Huling, CIC, CMC	April	38
Customer Service Focus—Key players on the insurance team	Peggy Lund, CIC	April	68
Beyond Insurance—The stewardship review	Scott Addis	April	102
Building Equity Value—Leveraging organic growth through written service timelines	Ed Budanauro	April	132
Lessons in Leadership—A story of two salespeople	Robert L. Bailey	April	142
Winning Strategies—The top five attributes of producers who produce	Larry Linne	May	12
Beyond Insurance—Building your network generosity is the key	Scott Addis	May	80
Managing By Coaching—Improving agency performance	Kimberly Paterson, CEC	May	92
Customer Service Focus—Take time to prioritize	Deborah Thomas, CIC, AAI	May	114
Building Equity Value—Small business units	Craig Niess and Kel Plasket	June	12
Strengthening the Front Line—Secrets to having a stress-free vacation	Emily Huling, CIC, CMC	June	16
			44
Ninning Strategies—Are you getting better all the time?	Roger Sitkins	June	44
Travelers service centers—streamlined processing	Phil Zinkewicz	lune	52
Agents say using outsourced approach frees up agency resources		June	
Customer Service Focus—CSR workloads & rewards	Jim Cuprisin, CIC, CRM, ARP	June	68
Beyond Insurance—The inner game	Scott Addis	June	90
Agency Financial Management—Seller beware—Have you done your due diligence?	Lorna L. Gunnersen, CPA, CVA, CPCU, CIC	June	106
Customer Service Focus—When bad things happen to good CSRs	Sean Neumayer	July	12
Beyond Insurance—Body languageActions speak louder than words	Scott Addis	July	58
Perspectives on Management—The power of consultative selling	Demmie Hicks	July	70
Managing by Coaching—Improving agency performance	Kimberly Paterson, CEC	July	82
Beyond Insurance—Self-confidenceYour most important life skill	Scott Addis	August	36
Customer Service Focus—Work would be easy if it weren't for difficult clients	W.L. Richard, CIC, ARM, AAI	August	58
People Management—Pair personalities with positions	Sean Neumayer	August	68
Risk Managers' Forum—Preventing sexual harassment in the workplace	Steve Carter, JD, CSRM, ARM, CRM	August	70
		September	28
Building Equity Value—Fight to preserve value—or sell	John J. Wepler and Patrick T. Linnert		46
Managing by Coaching—The power to change	Kimberly Paterson, CEC	September	









ARTICLE TITLE	AUTHOR	MONTH	PAGE
Beyond Insurance—Leading vs. managing	Scott Addis	September	230
Vinning Strategies—Leadership keys that will transform your agency	Larry Linne	October	12
fustomer Service Focus—Don't be afraid to change	Lynn DellaCroce, CIC, CISR, CPIW	October	34
eyond Insurance—Work/life balanceYour tightrope to a rewarding career	Scott Addis	October	50
he war for talent	Ocoli Addio	October	00
As Baby Boomers retire who will take their place?	Dennis H. Pillsbury	October	60
People Management—Of not-so-same minds	Sean Neumayer	October	99
lisk Managers' Forum—Responding to reports of sexual harassment	Steve Carter, JD, CSRM, ARM, CRM	October	104
aking the guesswork out of hiring Insurance Hiring Systems offers a systematized approach			
to finding the right person for the job	Nancy Doucette	October	118
trengthening the Front Line—Status quo not an option	Emily Huling, CIC, CMC	October	130
/inning Strategies—Avoiding the semi-successful trap	Roger Sitkins	November	24
eyond Insurance—The art of goal setting	Scott Addis	November	48
Building agency leaders MarshBerry's Leading Young Tigers prepare for management role	Elisabeth Boone, CPCU	November	76
etting HR off the back burner Regional agent association offers a suite of online tools to assist agencies			
with an array of human resources concerns	Nancy Doucette	November	92
tisk Managers' Forum—Are you ready to investigate sexual harassment?	Steve Carter, JD, CSRM, ARM, CRM	December	14
fanagement By Coaching—"What's right" thinking	Kimberly Paterson, CEC	December	26
eading for tomorrow			
Sitkins coach delivers straight talk about new management imperatives	Elisabeth Boone, CPCU	December	68
roducer Self-Management—Overcoming the inevitable obstacles	John Edward Love, CPCU	December	92
MARKETING			
interprise Risk Management—ERM: Falling behind?	Michael J. Moody, MBA, ARM	January	68
on eye for art Visionary Huntington T. Block turns passion for art into a thriving insurance brokerage	Elisabeth Boone, CPCU	January	86
Program business gets smiles from carriers Survey shows insurers seek profitable new programs	Phil Zinkewicz	February	32
Establishing trust in a market that never sleeps Swiss broker's international business requires precise communication	Thomas A. McCoy, CLU	February	46
Environmental exposures FEI is a go-to firm for this often overlooked risk	Phil Zinkewicz	February	92
Enterprise Risk Management—ERM: What's your appetite?	Michael J. Moody, MBA, ARM	February	106
Changing demographics create opportunities Allianz capitalizes on growing multicultural and senior populations	Phil Zinkewicz	February	110
Enterprise Risk Management—ERM: Rating agencies forcing the issue	1 100 200 000	March	12
	Michael J. Moody, MBA, ARM	March	12
PIA National's branding campaign gains momentum Agents customize ads to fit their audience	Phil Zinkewicz	March	54
Niche market development The time is right for program businesss	Phil Zinkewicz	March	110
Risk Managers' Forum—Thinking beyond OSHA	Mark Gaskamp, CIC, CRM, CPCU, ARM, CSP, ALCM	April	112
Any which way we can AmTrust grows organically, geographically, and via strategic acquisitions	Elisabeth Boone, CPCU	April	126
Enterprise Risk Management—Subprime fallout	Michael J. Moody, MBA, ARM	April	148
Enterprise Risk Management—Actuarial insight into ERM	Michael J. Moody, MBA, ARM	May	38
The meaning of life The Hartford launches an ambitious cross-selling initiative	Elisabeth Boone, CPCU	May	118
Heating up		,	
Insurers push businesses and individuals to get greener West meets East	Dennis H. Pillsbury	June	84
Los Angeles area-based agency capitalizes on economic growth in the Pacific Rim Chubb's security firm helps clients "get smart"	Thomas A. McCoy, CLU	June	92
Risk Control Strategies protects insureds' valuable information	Phil Zinkewicz	June	104

ARTICLE TITLE	AUTHOR	MONTH	PAGE
s evolutionary			
Darwin Professional Underwriters expands its portfolio			
and reaches out to retail producers	Elisabeth Boone, CPCU	June	118
nterprise Risk Management—A bloodless coup?	Michael J. Moody, MBA, ARM	June	122
terprise Risk Management—Resistance is futile	Michael J. Moody, MBA, ARM	July	26
terprise Risk Management—ERM: Favorable results	Michael J. Moody, MBA, ARM	August	34
stant brand for agents Growth of Smart Choice provides infrastructure for new franchise program	Phil Zinkewicz	August	82
portunidad	Dell Zielenden	•	04
Insurance firms recognize potential of growing Hispanc market	Phil Zinkewicz	September	64
terprise Risk Management—ERM: A paradigm shift otecting clients' live assets	Michael J. Moody, MBA, ARM	September	212
New program covers the substantial values of trees, shrubs and plants	Edward O'Hare	October	38
nterprise Risk Management—The heat is on	Michael J. Moody, MBA, ARM	October	114
rrorism is terrorism	•		
TRIA changes expand definition of terrorism to include homegrown variety	Thomas H. Wetzel	November	28
nterprise Risk Management—We're not there yet	Michael J. Moody, MBA, ARM	November	38
nterprise Risk Management—When risk becomes a four-letter word	Michael J. Moody, MBA, ARM	December	78
IARKETING AGENCY OF THE MONTH			
iding the "green" wave			
Unique value-added puts C.M. Meiers ahead of the pack	Dennis H. Pillsbury	February	18
I in the family AI Purmort comes by his insurance knowledge honestly	Dennis H. Pillsbury	March	18
Ai Purmont comes by his insurance knowledge nonestry oing it right	Delinis H. Filisbury	WarCH	10
New agency takes business from the big guys	Dennis H. Pillsbury	April	18
loha	Desci- II Bill-burn	Mari	40
Ownership restructuring boosts Hawaii agency's success	Dennis H. Pillsbury	May	18
loney, I shrunk the client base Texas agency reduces number of clients, increases revenue	Dennis H. Pillsbury	June	18
leing different and making a difference	Donnis H. I modery	ouno	10
Dawson Insurance is a standout in the Fargo/Moorhead environs	Dennis H. Pillsbury	July	14
reating a new paradigm	Desci II Dilleton	A	40
McCart Group opts for consultative selling only feeting client needs	Dennis H. Pillsbury	August	16
Automation is the key that "lets us be an independent agency again"	Dennis H. Pillsbury	September	16
The next generation comes home	•		
Third generation expands this Vermont agency toward regional agency status	Dennis H. Pillsbury	October	18
Teamwork is a core value	Dennis H. Billehus	November	18
This Northwest agency stressed teamwork long before it became a buzzword Doing old things the new way	Dennis H. Pillsbury	November	10
Relationships, service and underwriting are constants, but implementation is new	Dennis H. Pillsbury	December	18
ORGANIZATIONAL PROFILES			
Making its mark in the Midwest			
Harleysville looks to "build something special" with agents	Dennis H. Pillsbury	January	42
The "Z" factor	•		
The Hanover's Zuraitis builds a "culture of execution" that puts agents first	Elisabeth Boone, CPCU	March	84
Stow it!	F" 02011	14	40
MiniCo helps agents capitalize on the growing self-storage business	Elisabeth Boone, CPCU	May	42
Teaming up Liberty Mutual will acquire Safeco	Elisabeth Boone, CPCU	June	88
Hands across the border	Elisabeth boolie, or oo	ouno	00
The Sitkins Group teams up with Canada's			
Bauman Consulting to create Sitkins International	Elisabeth Boone, CPCU	August	52
Expanding regional reach			
Liberty Mutual integrates Ohio Casualty; next up: Safeco	Elisabeth Boone, CPCU	September	66
Building on strength	Elicabeth Boone, CBCII	September	220
Multi-pronged growth strategy drives Burns & Wilcox to new heights All systems go	Elisabeth Boone, CPCU	September	220
MarshBerry powers up to drive agency growth	Elisabeth Boone, CPCU	December	86
PERSONAL LINES			
Managing domestic risk			
Chubb helps affluent policyholders deal with the risks of employing domestic help	Phil Zinkewicz	February	28
PF&M at a Glance—Mobile homes		March	82
What do Gen Y buyers really want?			
PIA National's consumer panel probes the preferences of young consumers	Thomas A. McCoy, CLU	September	42
Customer Service Focus—Building relationships	Linda Faulkner, CIC	November	72
REBUILDING COST CHART			
Spring		March	134
Summer		June	110
Fall		September	243
			12

ARTICLE TITLE	AUTHOR	MONTH	PAGE
PECIALTY LINES			
ommercial auto provides nearly \$30 billion in premium			
Small and middle market businesses account for nearly 95% of the total		January	64
owering up			
Wholesaler Nielson Hurtado is a one-stop shop for power distribution risks	Elisabeth Boone, CPCU	January	70
ommercial vehicle market	Larry C. Erango	lanuani	80
Trucking industry has critical questions, coverage issues to consider suring recalls of unsafe products	Larry G. France	January	00
Significant loss potential requires close attention of manufacturers, distributors	Phil Zinkewicz	January	96
rucking goes high-tech			
United Brokers capitalizes on tech advances in trucking industry	Phil Zinkewicz	January	114
ringing in the votes	Dhil Zinkawian	Fahruna	12
AIG product protects political campaign committees	Phil Zinkewicz	February February	36
F&M at a Glance—Physicians, surgeons and dentists professional liability insurance ommitted to contractors		rebruary	30
Bituminous brings underwriting savvy and risk control			
expertise to specialty contractor niches	Elisabeth Boone, CPCU	February	116
ontractors market—Residential & commercial			
Hopeful predictions, product enhancements, ongoing challenges	1 0 5	F-1	404
are in store for contractors in 2008	Larry G. France	February	124
pecialty contractors represent nearly \$20 billion in premium Framing contractors, followed by siding contractors, are			
predicted to have the strongest growth		February	130
the know on E&O		,	
How an agency audit can keep problems from turning into claims	Elisabeth Boone, CPCU	March	30
fe on the water runs in their blood	51 1011		40
Underwriters' boating experience runs deep at Maritime General Agency	Edward O'Hare	March	46
iche marketing with a bounce	Phil Zinkewicz	March	92
Purchasing group serves growing market for rented inflatables ecreational vehicles	FIIII ZIIINEWICZ	Walcii	32
Land and water	Larry G. France	March	98
arine rates continue to drop	,	March	100
/hat floats your boat?			
Classic car specialist Hagerty traces its roots to a collector boat program	Elisabeth Boone, CPCU	March	106
ere and abroad	Ohil Zielessies	Ameil	00
PLUS D&O Symposium eyes overseas exposures, U.S. subprime crisis	Phil Zinkewicz	April	82 85
pecial Section— AAMGA pecial events promotions and weather		April	00
Creativity is the key	Phil Zinkewicz	April	98
pecialty supermarket			
Wholesaler WKF&C combines a broad appetite with high-tech savvy	Elisabeth Boone, CPCU	April	136
he social services market offers strong growth			
The market has 1.2 million enterprises generating \$3.3 billion in premium		May	54
suring nonprofits Hard market inspires entrepreneur to form carrier for nonprofits	Phil Zinkewicz	May	96
ocial services market faces growth challenges	THI ZIINOWOZ	iviay	30
Risk management becomes more important as nonprofits face decrease in funding	Phil Zinkewicz	May	106
ed & breakfasts—A growing niche		,	
Demographic, economic trends favor the quaint hospitality of B&Bs and country inns	Edward O'Hare	June	38
lospitality: An \$8.7 billion market		June	86
oday's special: Soft market	Phil Ziehowies	hone	444
Restaurants, bars and other hospitality markets make the best of what's on the menu Small business market underserved in EPLI	Phil Zinkewicz	June	114
Hartford Steam Boiler product meets need	Phil Zinkewicz	July	24
PLI offers opportunity for growth	THE BRITISH OF	outy	
Market penetration remains under 20% of operating locations		July	62
ough market			
Both competition and claims are on the rise	Phil Zinkewicz	July	64
specialty supermarket London American's experienced underwriters provide foundation for growth	Elisabeth Boone, CPCU	laska	72
Pay for play" market softens	Elisabetii Doolle, CPCO	July	12
More choices for businesses catering to active recreation enthusiasts	Phil Zinkewicz	August	64
overing all the bases			
Amateur and recreational sports are big business for Philadelphia Insurance	Elisabeth Boone, CPCU	August	74
ackling the tough risks			
Amerisafe specializes in underwriting high hazard comp	Dennis H. Pillsbury	August	90
Vorkers comp	Donnis M. Billehuse	Contembo	20.4
It's all good news well almost all not the wild blue yonder	Dennis H. Pillsbury	September	204
Aviation market offers opportunities for agents, brokers nationwide	Dave Willis	September	208
Taking flight			_30
Nason Associates helps retailers take off with aviation business	Elisabeth Boone, CPCU	September	234

October October October iil Zinkewicz October th Boone, CPCU October October iil Zinkewicz November Ith Boone, CPCU November November November November Iil Zinkewicz December iil Zinkewicz December iil Zinkewicz December iil Zinkewicz April incy Doucette April incy Doucette April incy Doucette May Dave Willis May incy Doucette June	80 81 96 108 134 68 82 95 52 36 56 114 72 24 32 26 124
October Ith Boone, CPCU October October October October October October October October October November	81 96 108 134 68 82 95 52 36 56 114 72 24 32 26 124
th Boone, CPCU October	108 134 68 82 95 52 36 56 114 72 24 32 26
th Boone, CPCU October	108 134 68 82 95 52 36 56 114 72 24 32 26
October November Ith Boone, CPCU November November November Ith Boone, CPCU November Nov	134 68 82 95 52 36 56 114 72 24 32 26
October November Ith Boone, CPCU November November November Ith Boone, CPCU November Nov	134 68 82 95 52 36 56 114 72 24 32 26
October November Ith Boone, CPCU November November November Ith Boone, CPCU November Nov	134 68 82 95 52 36 56 114 72 24 32 26
nil Zinkewicz November Anth Boone, CPCU November November November November November November November December November December April November December April April April Dave Willis May November November November April April March April May Dave Willis May	68 82 95 52 36 56 114 72 24 32 26
ncy Doucette January To Doucette February To Doucette March To Doucette April To Doucette May The	82 95 52 36 56 114 72 24 32 26
November In Izinkewicz December Incy Doucette	95 52 36 56 114 72 24 32 26 124
November In Izinkewicz December Incy Doucette	95 52 36 56 114 72 24 32 26 124
ncy Doucette January ncy Doucette February ncy Doucette February ncy Doucette March ave Anderson April ncy Doucette April ncy Doucette May Doucette May ncy Doucette May June Dave Willis May	52 36 56 114 72 24 32 26
ncy Doucette January ncy Doucette February ncy Doucette March ave Anderson April ncy Doucette April ncy Doucette May Dave Willis May Incy Doucette June	36 56 114 72 24 32 26
ncy Doucette January ncy Doucette February ncy Doucette March ave Anderson April ncy Doucette April ncy Doucette May Dave Willis May Incy Doucette June	36 56 114 72 24 32 26
ncy Doucette February eve Anderson February ncy Doucette March eve Anderson April ncy Doucette April ncy Doucette May Dave Willis May ncy Doucette June	56 114 72 24 32 26 124
ncy Doucette February eve Anderson February ncy Doucette March eve Anderson April ncy Doucette April ncy Doucette May Dave Willis May ncy Doucette June	56 114 72 24 32 26 124
ncy Doucette February eve Anderson February ncy Doucette March eve Anderson April ncy Doucette April ncy Doucette May Dave Willis May ncy Doucette June	56 114 72 24 32 26 124
ncy Doucette February eve Anderson February ncy Doucette March eve Anderson April ncy Doucette April ncy Doucette May Dave Willis May ncy Doucette June	56 114 72 24 32 26 124
eve Anderson February Incy Doucette March Incy Doucette April Incy Doucette May Dave Willis May Incy Doucette June	114 72 24 32 26 124
eve Anderson February Incy Doucette March Incy Doucette April Incy Doucette May Dave Willis May Incy Doucette June	114 72 24 32 26 124
eve Anderson February Incy Doucette March Incy Doucette April Incy Doucette May Dave Willis May Incy Doucette June	114 72 24 32 26 124
ncy Doucette March eve Anderson April ency Doucette April ency Doucette May Dave Willis May ency Doucette June	72 24 32 26 124
arcy Doucette April May Dave Willis May June	24 32 26 124
arcy Doucette April May Dave Willis May June	24 32 26 124
Incy Doucette April Incy Doucette May Dave Willis May Incy Doucette June	32 26 124
Dave Willis May Incy Doucette June	26 124
Dave Willis May Incy Doucette June	26 124
Dave Willis May nncy Doucette June	124
Dave Willis May nncy Doucette June	124
Dave Willis May nncy Doucette June	124
incy Doucette June	
incy Doucette June	
	30
	30
non Andrews Lone	30
eve Anderson June	48
incy Doucette July	30
July July	78
John Chinain	30
John Chivvis August	30
ancy Doucette September	34
,	
Dave Willis September	r 216
ancy Doucette October	30
Dave Willis November	62
en Strazewski December	30
on outdown	00
John Chivvis December	36
omas H. Wetzel December	64
manuel Levy March	76
manuel Levy April	122
manuel Levy May	48
	ancy Doucette October Dave Willis November en Strazewski December John Chivvis December omas H. Wetzel December